

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Nicole R. Apgar  
Debtor

Case No. 17-00164-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: ntfnmng

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 19, 2017.

db +Nicole R. Apgar, 493 E Elmwood Ave, Mechanicsburg, PA 17055-4239

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 19, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Franklin American Mortgage Company  
bkgroup@kmlawgroup.com  
John Matthew Hyams on behalf of Debtor Nicole R. Apgar jmh@johnhyamslaw.com,  
jak@johnhyamslaw.com  
Markian R Slobodian (Trustee) PA49@ecfcbis.com  
Martin A Mooney on behalf of Creditor TD Auto Finance LLC tshariff@schillerknapp.com,  
tshariff@ecf.courtdrive.com; kcollins@schillerknapp.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Nicole R. Apgar  
 Debtor(s)

Chapter

7

Case No.

1:17-bk-00164-RNO

**Notice**

**Notice of Requirement to File Certification of Completion of Financial Management Course:**

Pursuant to Rule 1007 of the Federal Rules of Bankruptcy Procedure, you are required to file with the Court a statement of completion of a course concerning personal financial management (Official Form 423) before an Order of Discharge can be issued. If you do not file this statement on or before **April 29, 2017**, your case may be closed without the issuance of a discharge. If you subsequently file a Motion to Reopen the Case to allow for the filing of this statement, you must pay the full case reopening fee.

Official Form B 423 can be accessed at <http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>.

**Address of the Bankruptcy Clerk's Office:**

U.S. Bankruptcy Court  
 Ronald Reagan Federal Building  
 PO Box 908  
 Harrisburg, PA 17108  
 (717) 901-2800

**For the Court:**

Clerk of the Bankruptcy Court:  
 Terrence S. Miller  
 By: AutoDocketer

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: April 16, 2017